

In the claims:

All of the claims standing for examination are reproduced below, with appropriate status indication.

1. (Currently amended) A software suite of software modules installed on and executing from a digital memory of a computer appliance for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of external data sources and accessible through a single interface operated on a data packet network, the data sources available for direct network access, the software suite comprising the following software modules:

a calendar software module having at least one display interface for enabling viewing and manipulation of time and date-sensitive calendar data;

a transaction software module having at least one display interface for enabling viewing and manipulation of financially oriented account data;

a portfolio tracking software module having at least one display interface for enabling viewing and manipulation of investment oriented account data;

a net-worth reporting software module having at least one display interface for displaying a solution-oriented net-worth report compiled from the aggregated data;

a bill-payment software module having at least one display interface for enabling viewing and initiation of payment action of regarding current billing data; and

an account-alert software module having at least one display interface for reporting time and event sensitive account alerts related to changes in account data due to occurring events or pre-configured time parameters;

wherein the data manipulated and displayed is data retrieved from sources are external business Web sites where an individual user holds accounts requiring at least the individual's user name and password to access the data, and the software modules are selectively interlinked and enabled to communicate with other modules exchanging data in such a way that the data incorporated in the software modules may be affected by

actions performed in the other related modules, and the user is enabled to navigate and conduct transactions and reporting between the modules via the single user interface.

2. (Original) The software suite of claim 1, wherein the data-packet-network is the Internet network.
3. (Original) The software suite of claim 2, wherein the plurality of data sources comprise service-access points maintained by service-hosting entities offering services accessible through the Internet.
4. (Original) The software suite of claim 3, wherein the single interface is of the form of an HTML Web page served from a user-access point and downloaded by the accessing user to a Web browser.
5. (Original) The software suite of claim 4, wherein a personal computer is operated as a user-access device for accessing the HTML Web page.
6. (Original) The software suite of claim 4, wherein a handheld computer is operated as a user access-device for accessing the HTML Web page.
7. (Currently amended) The software suite of claim 4, wherein the computational functions of the software modules are enabled by a database reporting software communicating with the various modules through application-program-interface implementation.
8. (Previously presented) The software suite of claim 7, wherein the multiple-access points are URLs enabling system navigation, log-in and data access on behalf of the individual user embedded within the at least one interface associated with each of the plurality of modules.

9. (Currently amended) The software suite of claim 8, further comprising:

a communications software module having at least one interface for reporting existence of new communications events;

an account-bookmarks software module having at least one interface for listing URLs of the plurality of data sources; and

a travel-planning software module having at least one interface for enabling configuration and initiation of travel plans.

10. (Canceled)

11. (Currently amended) A network-based control system for controlling display, manipulation, and transaction parameters of aggregated data compiled from a plurality of data sources, the control capability extended through a single software interface operated on a data-packet-network comprising:

a portal server operating on the network for enabling user-access to the system through the single interface, the single software interface ~~having comprising~~ a plurality of control and report software modules for controlling categorization, viewing, reporting and manipulation aspects of the aggregated data;

a mass data repository for storing the aggregated data;

a database reporting software for accepting input from the software interface through individual ones of the control and report software modules and for performing calculations, manipulations, and ordering transactions based on the received input; and

a user-access device connected to the network for accessing the portal server and receiving the single user software interface;

wherein the data sources are external business Web sites where individual users hold accounts requiring at least the individual's user name and password to access the data and the software modules are selectively interlinked and enabled to communicate with other modules exchanging data in such a way that the data incorporated in the

software modules may be affected by actions performed in the other modules, and the individual user is enabled to navigate and conduct transactions and reporting between the modules via the single user interface.

12. (Original) The network-based control system of claim 11, wherein the network is the Internet network.

13. (Original) The network-based control system of claim 12, further comprising multiple points of direct network-access to the plurality of data sources embedded into interfaces invoked by individual ones of the control and report modules.

14. (Previously presented) The network-based control system of claim 13, wherein the aggregated data is personalized to the individual user and limited to display in a personalized interface.

15. (Previously presented) The network-based control system of claim 14, wherein the multiple points of direct network access comprise embedded URLs enabling system navigation, log-in and data access on behalf of the individual user.

16. (Original) The network-based control system of claim 15, wherein the control and report modules available through the single interface are capable of initiating service of at least one additional interface associated with an invoked module, the additional interface providing a more detailed accounting of the categorized data associated with the invoked module.

17. (Canceled)

18. (Previously presented) The network-based control system of claim 11 wherein the user-access device is a personal computer.

19. (Previously presented) The network-based control system of claim 11 wherein the user access-device is a handheld computer.

20. (Currently amended) A method for enabling single-point control over various display, reporting, computation, and transactional aspects of data aggregated on behalf of a user from a plurality of data sources operating on a data-packet-network comprising steps of:

- (a) providing a network-interface vehicle having a software suite comprising a plurality of control and report software modules embedded therein, the interface serving as the single-point control apparatus;
- (b) connecting the plurality of control and report modules to a database reporting software through application-program-interface implementation;
- (c) providing additional display interfaces launch-able from individual ones of the plurality of control report modules, the display interfaces containing interactive links to utilities for configuring the aspects of data display and for ordering transactions through the modules;
- (d) interlinking selected ones of the software modules with other selected ones of the software modules; and
- (e) rendering the network-interface vehicle accessible to the user operating a remote data-access device connected to the network;

wherein the data sources are external business Web sites where individual users hold accounts requiring at least the individual's user name and password to access the data and the interlinked software modules are enabled to communicate with other software modules exchanging data in such a way that the data incorporated in the interlinked modules may be affected by actions performed in other modules, and the individual user is enabled to navigate and conduct transactions and reporting between all of the software modules via the single user interface.

21. (Original) The method of claim 20, wherein the data-packet-network is the Internet network.
22. (Original) The method of claim 21 wherein in step (a), the network-interface vehicle is of the form of an HTML Web page served from a user-access point and downloaded by the accessing user to a Web browser.
23. (Original) The method of claim 22 wherein in step (d), the data-access device is a personal computer.
24. (Original) The method of claim 22 wherein in step (d), the data-access device is a handheld computer.
25. (Currently amended) The method of claim 22 wherein in step (b), the computational functions of the software modules are enabled and performed by the database reporting software.
26. (Original) The method of claim 25 wherein in step (c), the additional display interfaces are linked to the individual control modules through hyper linking.
27. (Canceled)